

February 22, 2008
PUBLIC NOTICE # 2008-08

PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
February 22, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1911	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-1880		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-COMMERCIAL OUTPUT	
08-1881		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-COMMERCIAL OUTPUT	
08-1882		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	IMPACT-FORMS	HR3210-COMMERCIAL OUTPUT	
08-1883		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	IMPACT-FORMS	HR3210-COMMERCIAL OUTPUT	
08-1887		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	HR3210	
08-1888		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1889		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	HR3210	
08-1890		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1891		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	HR3210	
08-1892		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1893		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	HR3210	
08-1894		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
08-1895		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	OTHER LIABILITY	IMPACT-FORMS	HR3210-PREMISES	
08-1896		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	OTHER LIABILITY	FORMS	HR3210-PREMISES	
08-1897		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FIRE	IMPACT-FORMS	HR3210-DWELLING	
08-1898		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FIRE	FORMS	HR3210-DWELLING	
08-1915		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	GLASS	FORMS	HR3210	

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08-1916		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	GLASS	FORMS	HR3210	
08-1917		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	GLASS	IMPACT-FORMS	HR3210	
08-1918		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	GLASS	IMPACT-FORMS	HR3210	
08-1843	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
08-1872	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MUNICIPAL GENERAL LIABILITY	0
08-1886	0012	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	AIG PRIVATE CLIENT GROUP HOMEOWNERS	0
08-1844	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
08-1865	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA SPECIALITY SERVICES	
08-1899	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	SURETY	BOTH RATE AND FORM	NONE	0
08-1873	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MUNICIPAL GENERAL LIABILITY	0
08-1839	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	LANDSCAPERS & RELATED CONTRACTORS	0
08-1840	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	LANDSCAPERS & RELATED CONTRACTORS	0
08-1841	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LANDSCAPERS & RELATED CONTRACTORS	0
08-1885	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210-EXCESS PROPERTY	
08-1919	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-EXCESS LIABILITY	
08-1910	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	RULE CHANGE	TRADE CREDIT MODULA POLICY	
08-1837	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0.42
08-1836	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0.42

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08-1909	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	GTO/GTS	0
08-1925	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	2.64
08-1920	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	HR3210	
08-1913	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-25
08-1961	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-1962	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
08-1963	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-1964	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
08-1902	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-1846	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
08-1847	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
08-1946	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA EXCESS	0
08-1965	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
08-1923	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
08-1924	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	GARAGE	0
08-1862	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ELITE	0
08-1863	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ELITE	
08-1877	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CHOICE	0

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08-1878	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CHOICE	
08-1903	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-1904	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-1905	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-1838	1326	LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	17.68
08-1906	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-1870	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	MARKEL BOAT	0
08-1867	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-ERRORS & OMISSIONS	
08-1864	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-1868	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-1914	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-25
08-1835	2638	NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	ADVANTAGE CHIROPRACTIC MALPRACTICE	0
08-1908	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
08-1926	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMM'L GENERAL LIABILITY	-3.5
08-1912	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMM GENERAL LIABILITY	-6.9
08-1900	0959	PROCENTURY INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
08-1848	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
08-1901	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0

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08-1884	0869	SECURIAN CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DEBT PROTECTION CONTRACTUAL LIAB.	
08-1866	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-ERRORS & OMISSIONS	
08-1907	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
08-1948	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	CONTRACTUAL LIABILITY-VEHICLE LOAN PROTECT	0
08-1871	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	DEALER	0
08-1927	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
08-1928	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
08-1947	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA EXCESS	0
08-1966	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
08-1921	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	
08-1922	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	
08-1874	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MUNICIPAL GENERAL LIABILITY	0
08-1875	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MUNICIPAL GENERAL LIABILITY	0
85	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

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Public Notice Filing Errata Report

February 22, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-961 Thru08-964	01/25/2008	Great American Insurance Group	Fidelity	Both Rate & Form	None	0.00%
Correct	08-961 Thru08-964	01/25/2008	Great American Insurance Group	Fidelity	Rule	None	0.00%
Incorrect	07-7592	12/28/2007	Washington Mutual Life Ins. Co of California	Commercial Other Liability	New	Mortgage Bankers and Real Estate	0.00%
Correct	07-7592	12/28/2007	Red Viking Insurance Company	Commercial Other Liability	New	Mortgage Bankers and Real Estate	0.00%

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